LOANS.—Persons desirous of obtaining ADVANCES from £50 to £500, upon approved personal security, repayable by easy instalments, extending over a lengthened period, are invited to examine the particulars of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Offices, 17, New Bridge-street, Blackfriars. Rates 6d. each copy, or 1s. per post. Note.—Four new classes are now in course of formation for London, and will immediately commence operations.

MONEY ON LOAN, at 3½ per Cent. per Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the Trust Moneys to poor occupiers or traders resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent Garden. The amount of each loan is not to exceed £20; is to bear interest after the rate of 3½ per cent. per annum, and is to be secured by the bond of the borrower, and two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.
By order, EDWARD S. STEPHENSON,
Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in one clear week at the least before the first day of the month.—The sureties must be unexceptionable.

MERCHANT'S and TRADESMAN'S MUTUAL LIFE ASSURANCE OFFICE, 5, Chatham-place, Blackfriars, London.

JOHN MACGREGOR, Esq. M.P. Chairman.

The Advantages offered by this Society are—
POLICIES INDISPUTABLE, unless obtained by fraud.
All the MEDICAL FEES PAID by the Society.
Policies payable during the lifetime of the Assured.
Non-forfeiture of Policies. Assurers who find it inconvenient to pay their premiums as they fall due, may have a credit of the same at on application to the Board.
LOANS granted on Personal and other Securities in connection with Life Assurance.
Prospectuses and every information may be obtained at the Office.
GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

Persons of all ages, and in every station, may assure with this Society, and the assured can reside in any part of Europe, the Holy Land, Egypt, Madeira, the Cape, Australia, New Zealand, and in most parts of North and South America, without extra charge.

FIFTH DIVISION OF PROFITS.

The FIFTH BONUS was declared in January last, and the amount varied with the different ages, from 24s. to 4l. per cent. on the premiums paid, during the last five years; or from 1l. to 8l. 10s. per cent. per annum on the sums assured.

The small share of profit divisible in future among the shareholders being now provided for, without intrenching on the amount made by the regular business, the Assured will hereafter derive all the benefits obtainable from a Mutual Office, with at the same time, complete freedom from liability, secured by means of an ample Proprietary Capital—thus combining, in the same office, all the advantages of both systems.

A copy of the last report, setting forth full particulars, with a prospectus, can now be obtained of any of the Society's agents, or by addressing a line to
GEO. H. PINCKARD, Resident Secretary.
20, Great Russell-street, Bloomsbury, London.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London, Established in 1782.

TRUSTEES AND DIRECTORS.
SIR ROBERT HARRY INGLIS, Bart. M.P.

Dusinus Barton, esq.	James Horne, esq.
Osborne Edward Cooper, esq.	John Dorrien Magens, esq.
William Cotton, esq.	J. Masterman, esq. M.P.
William Davis, esq.	John Petty Muspratt, esq.
George Arthur Faller, esq.	Richard Price, esq.
Emanuel Goodhart, esq.	George Stanley Repton, esq.
James A. Gordon, esq.	Benjamin Shaw, esq.
Henry Grace, esq.	Charles Hampden Turner, esq.
Joseph Owen Harris, esq.	Matthew Whiting, esq.
Kirkman Daniel Hodgson, esq.	Thomas Wilson, esq.
Thomas Hodgson, esq.	

ASSISTANT DIRECTOR—Thomas Richter, esq.
AUDITORS.

John Davis, esq.	John Hodgson, esq.
William Hammond, esq.	

SECRETARIES.
Wilmer Harris, esq. George William Lovell, esq.
ARCHITECT AND SURVEYOR.—John Shaw, Esq.
SOLICITORS.—Messrs. Dawes and Sons, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not liable to make good the losses of others, as is the case in some offices.

Insurances with this Company expiring at Midsummer must be renewed within Fifteen days thereafter, or they will become void.

Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

GUARDIAN FIRE and LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London.

DIRECTORS.
Thomson Hankey, jun. esq. Chairman.
Sir Walter R. Farquhar, bart. Deputy Chairman.

Henry Hulse Berens, esq.	Stewart Marjoribanks, esq.
John Dixon, esq.	John Martin, esq. M.P.
Francis Hart Dyke, esq.	Rowland Mitchell, esq.
John Harvey, esq.	James Morris, esq.
John G. Hubbard, esq.	Henry Norman, esq.
George Johnstone, esq.	Henry R. Reynolds, jun. esq.
John Labouchere, esq.	John Thornton, esq.
John Loch, esq.	James Tulloch, esq.
George Lyall, esq.	Henry Vigne, esq.

AUDITORS.

A. W. Roberts, esq.	Henry Sykes Thornton, esq.
Lewis Loyd, jun. esq.	John Henry Smith, esq.

George Keys, esq. Secretary.
Griffith Davies, esq. F.R.S. Actuary.

LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, this Company now offers to future Insurers Four-fifths of the Profits, with Quinquennial Division, or a Low Rate of Premium without participation of Profits.

The next division of Profits will be declared in June 1853, when all Participating Policies which shall have subsisted at least one year at Christmas 1852 will be allowed to share in the Profits.

At the several past Divisions of Profits made by this Company, the Reversionary Bonuses added to the Policies from One-Half the Profits ascertained, on an average of the different ages, to about One per Cent. per Annum on the sums insured, and the total Bonuses added at the four Septennial Divisions exceeded 770,000l.

FOREIGN RISKS.—The Extra Premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their lives at the Tabular Premiums, may have their Lives insured at Extra Premiums.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under 50l.

ASSIGNMENTS of POLICIES.—Written Notices of, received and registered.

Notice is hereby given, that Fire Policies which expire at Midsummer must be renewed within fifteen days at this Office, or with Mr. BABB, No. 1, St. James-street, corner of Pall-mall; or with the Company's Agents throughout the Kingdom, otherwise they become void.

PARTICIPATION IN PROFITS.
GLOBE INSURANCE, Cornhill and Pall-mall, London.

ESTABLISHED 1803.
(Empowered by Special Acts of Parliament)
For FIRE, LIFE ANNUITIES, and the PURCHASE of REVERSIONS and LIFE CONTINGENCIES.
James Wm. Freshfield, esq. M.P. F.R.S. Chairman.
Fowler Newman, esq. Deputy Chairman.
George Carr Glyn, esq. M.P. Treasurer.

Henry Alexander, esq.	Boyd Miller, esq.
John S. Brownrigg, esq.	Sheffield Neave, esq.
Bayes Combe, esq.	William Pailthorpe, esq.
Thomas M. Coombs, esq.	W. H. C. Plumbe, esq. M.P.
William Dent, esq.	Robert Saunders, esq.
Edward Goldsmid, esq.	Sir Walter Stirling, bart.
Sir L. L. Goldsmid, bart. F.R.S.	Wm. Thompson, esq. and M.P.
Robert Hawthorn, esq.	William Tite, esq. F.R.S.
John Hodgson, esq.	Henry J. Wheeler, esq.
Richard Lambert Jones, esq.	Josiah Wilson, esq.
Robert Lucas, esq.	Benjamin G. Windus, esq.

CAPITAL.—ONE MILLION Sterling, the Whole Paid up and Invested.

NEW TABLES of Life Premiums, on a just and liberal basis, have been adopted by the "GLOBE INSURANCE," combining the Plan of Participation with those principles of Solidity and Security which have distinguished the Company from its formation.

TWO SCALES of Premiums, Participating and Non-Participating.

TWO-THIRDS of Profits divided as BONUS every Seven Years.

ONE-THIRD of the Premium may remain unpaid as a debt upon the Policy—and other facilities afforded to Insurers.

Insurances taken to the extent of 10,000l. on a Single Life.

Every class of FIRE and LIFE Insurance business transacted.

PROSPECTUSES with full Tables, and Details and Forms, may be had at the Offices of the Company; or of any of the Agents.

By order of the Board,
WILLIAM NEWCH, Secretary.

Fire Policies due at Midsummer must be paid on or before the 8th July.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY, Established at York, 1824, and empowered by Act of Parliament. Capital, 250,000l.

TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, esq. Sheriff Hutton Park.
Robert Swann, esq. York.

BANKERS.—Messrs. Swann, Creyke, and Co. York.
ACTUARY and SECRETARY.—Mr. W. L. Newman. York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE.	A FEMALE	Age next birthday.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums.	
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
16	1 7 6	1 9 6	46	3 11 0	3 5 3
18	1 9 6	1 7 6	50	4 1 0	3 13 3
18	1 11 3	1 9 10	53	4 11 6	3 3 6
20	1 14 4	1 11 8	56	5 4 0	4 14 0
22	1 17 0	1 13 8	60	6 6 0	5 12 6
25	2 0 3	1 14 3	65	7 4 0	6 0 6
*30	2 5 0	1 19 0	68	8 4 0	7 10 6
30	2 6 6	2 1 10	70	10 0 4	9 7 6
35	2 13 0	2 6 4	73	11 16 9	11 7 6
40	2 19 9	2 12 6	76		13 1 9
45	3 8 3	3 17 9	80		18 19 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 25l. 10s.; and a lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

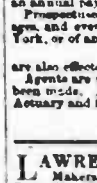
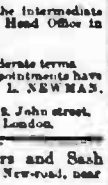
Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES
are also effected by this Company, on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to
Mr. RICH, WOOD, Solicitor, 18, John street, Bedford-row, Agent for London.

LAWRENCE and SON, Carpenters and Sash Makers, REMOVED to No. 1, Brook-street, New-road, near Tottenham Court-road.

CHARLES WM. WATERLOW, Manufacturer of Sashes and Frames, and Joiner to the Trade,
121, Bunhill row, Finsbury-square.
Well seasoned materials, superior workmanship, lowest prices.
Upwards of FOUR HUNDRED DIFFERENT ORDERS, and a large variety of Sashes and Frames, always on sale.
Glazed goods securely packed for the country. Steam struck mouldings in any quantity.
N.B. This Establishment is worth the notice of all engaged in building

NOTICE of REMOVAL.—JOHNSON & PASK, Sash, Shop Front, and Door Makers to the Trade,
beg to inform their Customers and the Public generally, that they have removed to more extensive premises in
BAKER-STREET,
BAGNIGGE WELLS-ROAD,
where they have convenience for carrying on a larger business.
N.B. By inclosing a postage-stamp a full list of prices may be had by return of post.

COLLAN KELLY and SON, Sash, Shop Front, and Door Makers to the Trade, beg to inform their customers and the public generally that they are now prepared to supply their goods lower than any other house in the Trade.
2, ARTHUR-STREET, near OXFORD-STREET, and COAL-YARD, DRURY-LANE, BLOOMSBURY.
C. K. and Son have a quantity of 4-framed square doors on stock at 7s. each.

N.B. By inclosing a postage stamp, a full list of prices may be had by post.

TARPAULINS FOR COVERING ROOFS during Repairs, SCAFFOLD CORD and every description of ROPE used by Builders upon the lowest terms. Marquees and temporary Awnings on sale or hire. Orders per post receive the most prompt attention.—WILLIAM PUGGOTT, 118, Fore-street, City, Manufacturer, by appointment, to her Majesty's Honourable Board of Ordnance.

IMPORTANT to FAMILIES FURNISHING, who study Elegance with Economy.—JAMES COOK'S three guinea French polished Mahogany Arabian Bedstead, Bedding, Cabinet, Carpet, Looking-glass, and Upholstery Warehouse. Estimates given, and a list of prices sent post free.
BROMPTON HOUSE, 29 and 31, QUEEN'S-BUILDINGS, KNIGHTSBRIDGE.

LIGHTERAGE.—To Saw-Mill Proprietors, Timber Hauls, and Steam Merchants or others, requiring Lighterage.—An Advertiser having a large number of Barges is willing to undertake LIGHTERAGE as above that may require it.—CHARLES STRUTTON, 34, Commercial-road, Lambeth.

BUILDING MATERIALS of every description WHARFED, &c.—Timber loaded at 1s. per load; carter 1s. per load per mile; other goods in proportion.
RENT COALS, 21s. per ton; Screened Coals, 23s. thoroughly screened.—THOMAS LAMBERT, 34, George's-wharf, Upper Belgrave-place, Pimlico.

PALMER'S PATENTED PROCESS for reducing or enlarging Portraits, Prints, Sculpture, Stereotypes, or Medals, Microscopic Objects, copying Landscapes, Buildings, Portraiture, &c. &c. and printing the same with the greatest accuracy and facility, either by the artist or amateur.—W. ELLIOTT and SONS, 36, Strand, London. Sole Agents for the apparatus, which may be seen daily from twelve to two.

PATENT VULCANISED INDIA-RUBBER TUBING, for Gas Fittings, Chemical Purposes, Fire Escape, Manure Pumps, &c.—JAMES LYNE HANCOCK, Sole Manufacturer (and Licensee), Gower-street, Gower-mews, London, has to invite the attention of Architects, Builders, Engineers, and the trade generally, to the Vulcanised India Rubber Tubing which is now manufactured from 1-8 inch bore and upwards, in lengths from 30 to 100 feet, and of various strengths, suitable to the purposes for which it is applied. VULCANIZED HOSE for FIRE ENGINES, LIQUID MANURE, and for conveying HOT WATER to BATHS in DWELLING-HOUSES and BREWERIES, manufactured to resist great pressure of any length and size to order.
*** Testimonials may be had on application at the Manufactory.
N.B. VULCANIZED WASHERS and SHEET RUBBER for Steam and Hot Water Pipes, and Packings for Pistons and Gun-Barrels of Steam Engines, cut any size to order.

GUTTA PERCHA TUBING.—Many inquiries having been made as to the durability of this tubing, the Gutta Percha Company have pleasure in drawing attention to the following letter, received from Mr. C. Hacker, Surveyor to the Duke of Bedford:—

"Office of Works, Woburn Park, Jan. 30, 1852.
"In answer to your inquiries respecting the Gutta Percha Tubing for Pump Suctions, I find that the water has not affected it in the least, although it will not lead through in two years; we have adopted it largely, both on account of being cheaper than lead, as much as 1cr fixed, and a more perfect job.
"Yours &c. C. HACKER."

N.B. The Company's Illustrated Circulars, containing instructions to plumbers for jointing tubes, lining tanks, &c. will be forwarded on the receipt of three postage stamps.

THE GUTTA PERCHA COMPANY, PATENTEES, WHARF-ROAD, CITY-ROAD, LONDON.
Wholesale City Depôt, Messrs. BURGESS and KEY, 183, Newgate-street.

MINTON and CO.'S ENCAUSTIC and other PATENT TILES for Churches, Entrance Halls, Conservatories, Balconies, &c.; Antique, Geometrical, and Arabesque Mosaics, manufactured of a highly decorative character and extreme durability, Slabs and Tiles for Fireplaces and Hearths, Ceilings for Grates, Door Furniture, White Glazed and Ornamental Tiles for Baths, Dairies, and Kitchen Range, may be had in great variety at their Warehouse, 9, Albion-place, Blackfriars-road, London, and at their Manufactory, Stoke-upon-Trent, Staffordshire.

ORNAMENTAL TILING for ROOFS.—The Society of Arts awarded Mr. ROBERT BROWN a Vote of Thanks for his improved Italian Tiles, and in the Great Exhibition of 1851 they were awarded a Prize Medal, and were the only Italian tiles specifically named by the Jury. These tiles have been used by Sir Charles Barry, and other architects, and have met their marked approval; they have also received the approval of eminent men in most parts of Europe. The slight curve enables the ridge tiles to be fitted closely together without mortar or cement. The horizontal indentation forms a perfect security against the drifting of snow; when on a building, they have the exact appearance of the most admired form of Italian tiling. The grey or green colour is burnt in, and is permanent. They are supplied at a stated price per square.
ORNAMENTAL PLAIN TILES, in great variety, made from the Surbiton clay, and also from the Staffordshire fire-resisting clays, at per square.
PLAIN GOTHIC RIDGE TILES, HIP and VALLEY TILES, and COPING BRICKS.
The GROOVED RIDGE TILE, by the reception of an extra outline of vertical ornament, was invented by Mr. Robert Brown, and for which invention he also received from the Society of Arts a medal. He now makes these tiles, of any desired colour, from the Surbiton clay, as also from the Stafford-shire fire-resisting clay. His last labour has devoted great attention to the proportions of form, so as to adapt them to the different periods of Gothic Architecture. The attention of architects is particularly invited to those ridge tiles of a green colour. They are supplied at a stated price per foot run. Mr. Robert Brown trusts that architects who consider the Grooved Ridge Tile worthy of encouragement, will think it but fair and honourable that the party should supply them, provided he does so as cheaply and well as any other party. But should even this hope not be realised, he will still have the satisfaction of having been the inventor of an article which has become of universal adoption.
TILE WORKS, SURBITON-HILL, SURREY.

PAN TILES, 48s. per 1000; PLAIN ditto, 32s. per 1000; FIRE BRICKS, 45s. per 1000.—WARD and Co. Henderson Wharf, Bankside, are now offering their Fire Goods (being about to make a considerable alteration in their Premises) at very reduced prices. Dutch Clinkers, Windsor Loam, Tiles and Bricks; Fire-clay, superior, 12 inches and 9 inches; Paving Tiles of a rich colour, at a very low price. Gas Bricks and shapes, &c.

HOOPER'S WHITE BRICKS, moulded for Plinths, Jambs, Chimney-shafts, Wall-copings (from 4d. to 8d. per foot run); Paving Tiles of different patterns, in white, red, and blue; Fancy Roofing and Ridge Tiles, coloured brown, for slate; White Rebate Tiles, for facing buildings, &c. sent to all parts of the country direct from the kilns.—Office, 8, Portland-street, Southampton, where samples and illustrated price-lists may be had on application, post-paid.

WHITE SUFFOLK and RED FACING BRICKS of superior quality. Moulded Bricks to any pattern.
COWLEY, KENT, and ESSEX BRICKS; also Yellow and Pale Malm Seconds, Cutters, Paviors, Shippers, &c. &c.
KENTISH RAG STONE of the finest quality, and of the first sizes so much approved by architects, can now be supplied, at SUMMERS and CONSIDERABLE REDUCTION in PRICE.
Apply to Mr. BENJAMIN GOUGH, 27, Newington-causeway, Newington Butts.

BRICKS of the FIRST QUALITY, at the lowest possible prices for Cash, to be had at E. ASHENDEN'S, Vauxhall Wharf, Shipping and Draw-Dock, Millbank, Westminster.
E. ASHENDEN has to acquaint the Public, that having taken the above Premises, he will have constantly for sale a large quantity of Bricks, &c.
Orders addressed as above, or to his Brickfields, Sittingbourne, Kent, will meet with prompt attention.
Red-facing Bricks, Black Headers, and Moulded Bricks to any pattern.

MOON'S PATENT HOLLOW CHIMNEY BRICKS, for Circular Flues, 10 inches diameter; strength and Security of Chimney Building.—Particulars to be had of Mr. HENRY CLAYTON, the Prize Brick and Tile Machine Maker, Atlas Works, Upper Park-place, Dorset-square, London.

The Bricks to be had at the following places, viz.—

	Makers.
Stevenage, Herts	Warren and Matthews.
King's-cross, London	
Epping, Essex	Miss Hinde.
Leyland, Lancashire	Henry Holland.
Swansea, South Wales	
Ryde, Isle of Wight	
Birkenhead, Cheshire	J. J. Whittingham and Co.

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